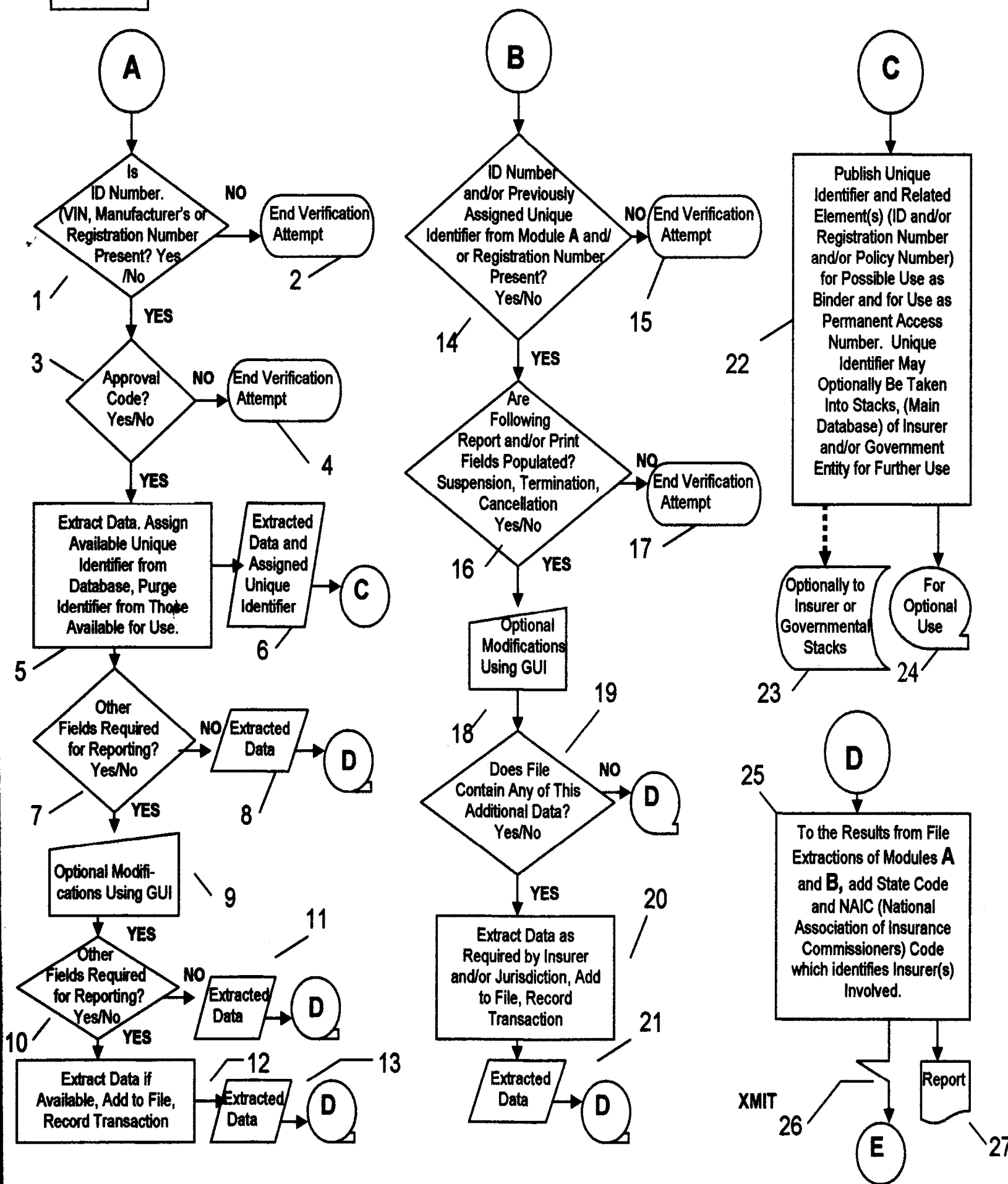


**Fig. 1**



**Fig 2**

**E**

28

Receive from D Above.  
If from Governmental  
Entity, Publish Entire  
File(s) to Insurer(s) as  
Identified by NAIC  
Code. If from Insurer,  
Publish Entire File(s) to  
Governmental Entity as  
Identified by State  
Code. Option: Also  
Publish to Identity  
Documentation Vendor

29

**F** Insurer(s), if from  
Govt. Entity

**G** DMV or Other Gov't  
Entity if from Insurer

**H** At Option of Insurer  
and/or Government,  
to Policy Identification  
Document Vendor/Site

XMIT

30

XMIT

31

File(s) Rec'd Extractions  
Only, or Is There Additional Data  
Requiring Field Extraction?  
Extractions Complete/  
Incomplete

Extractions Only

Not Fully

Extracted

32

Extract  
Only These  
File Elements:  
Manufacturer or  
Distributor ID, (VIN, etc.),  
Policy Number, NAIC Code,  
State Identifier, Unique Identifier,  
also CSR/Agent Code if Required

Extracted Data

Stored  
Data  
Available

Direct  
Access  
Data  
Storage

33

34

XMIT

42

**J**

Enter Unique Identifier via PDA,  
Computer, Telephone, etc., Sent to  
**E** and Data Returned via Same  
Route. Only Possible Responses:  
"Active". "Inactive" or "No Match."

41

**I**

35

Insert Identity Device  
Into Access Device

Encryption  
on Both Identity  
and Access Device  
Match?  
Yes or No?

36

NO

End Verification  
Attempt

37

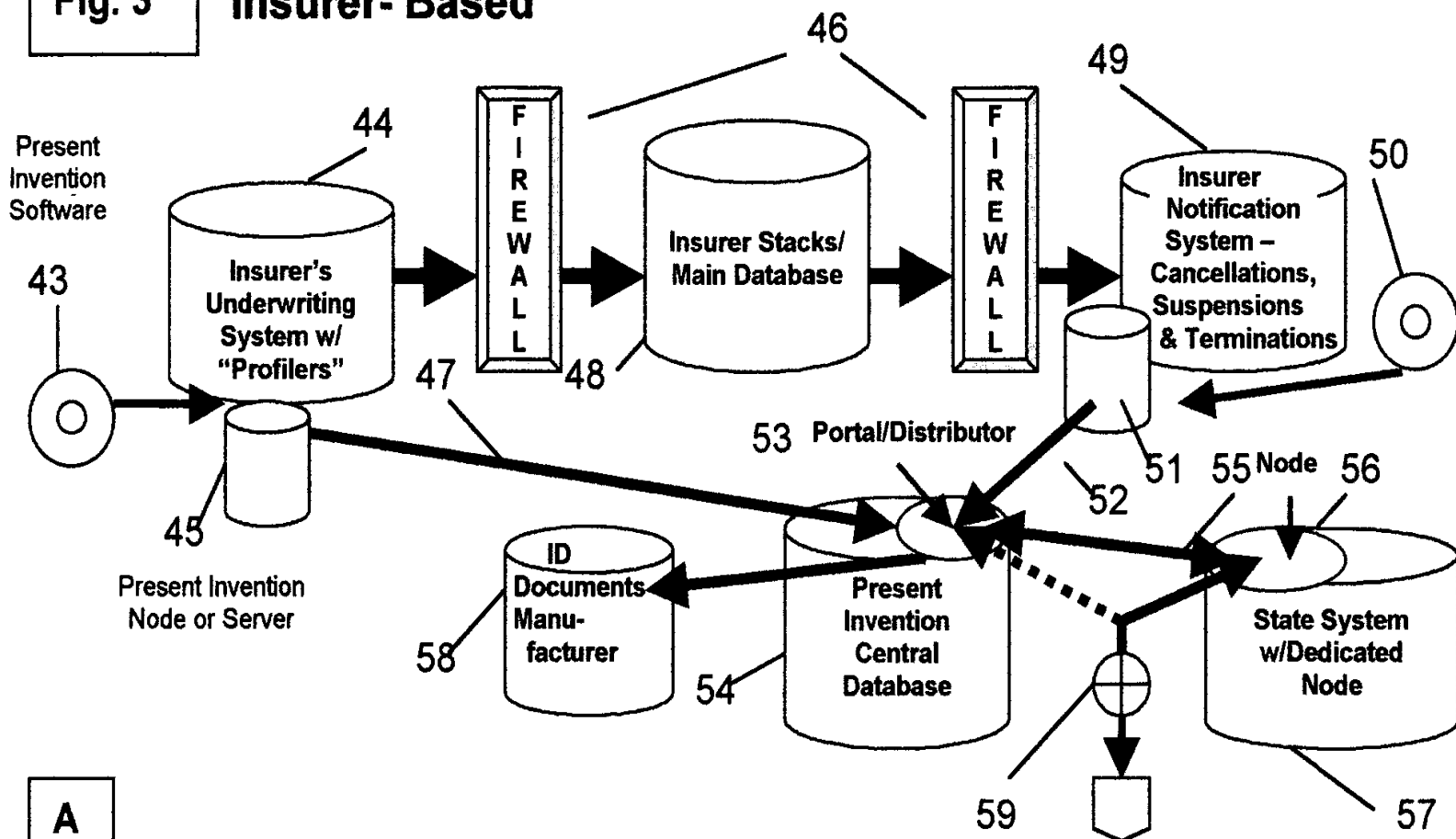
Identity/Access  
Item Probably  
Fraudulent.  
Take  
Appropriate  
Action

38

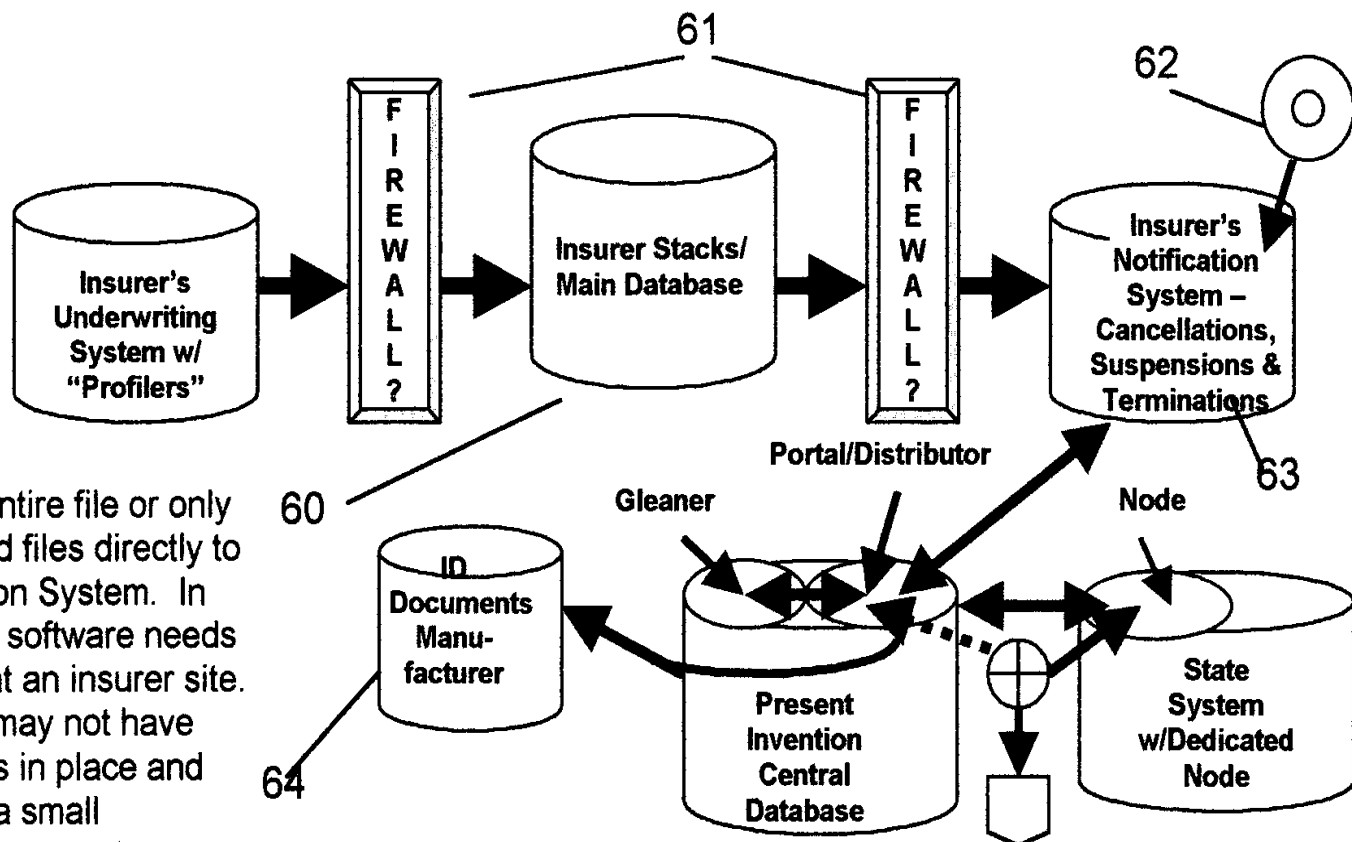
YES

Add Header Codes,  
(phone and/or IP  
Address, State and  
Insurer Code, UC), and  
send query to **E**.  
Response returned via  
same route. Authorized  
data returned only to this  
authorized user/client

39

**Fig. 3****Insurer- Based**

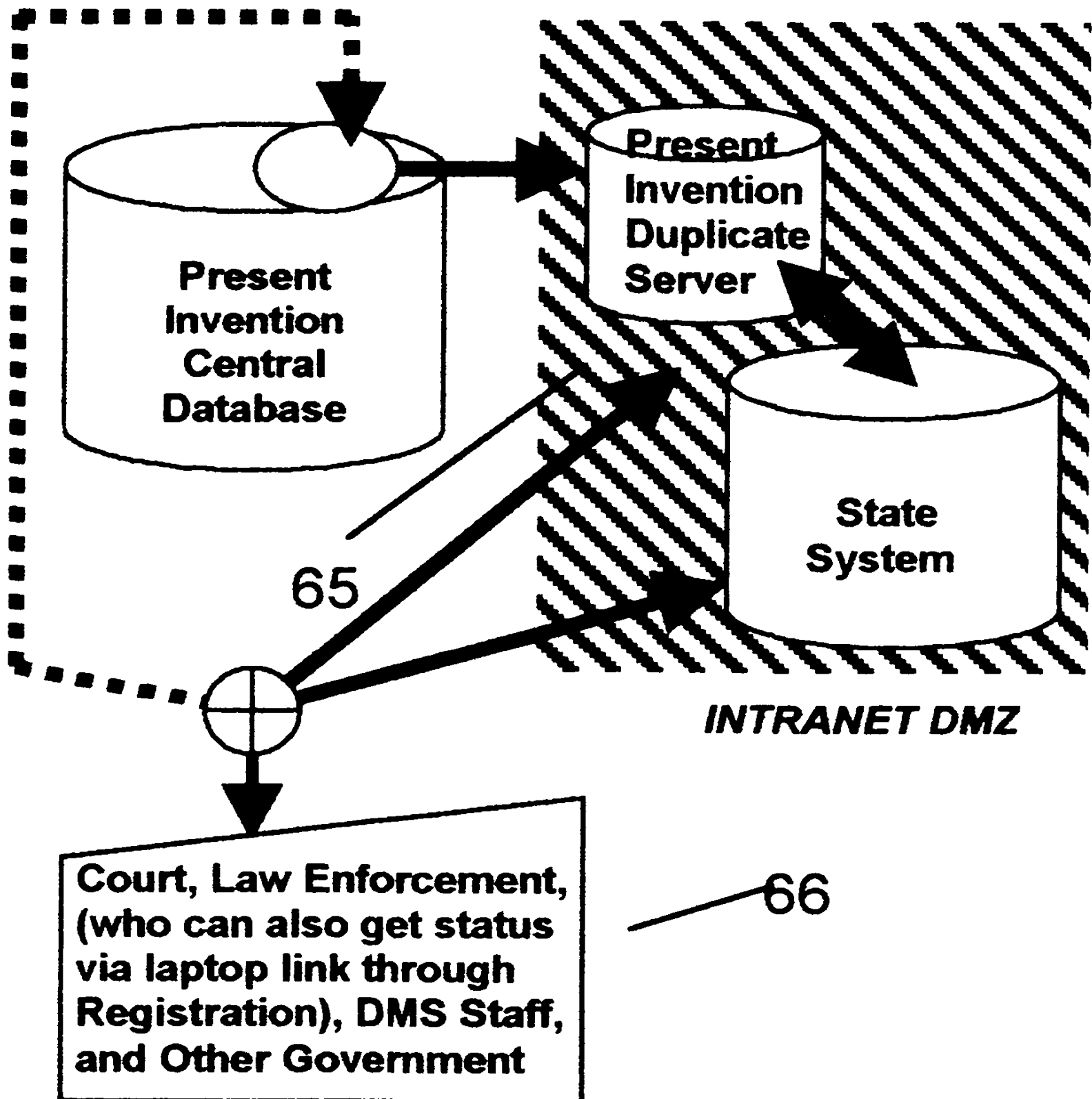
See Fig. 5 A-C

**B**

See Fig. 5 A-C

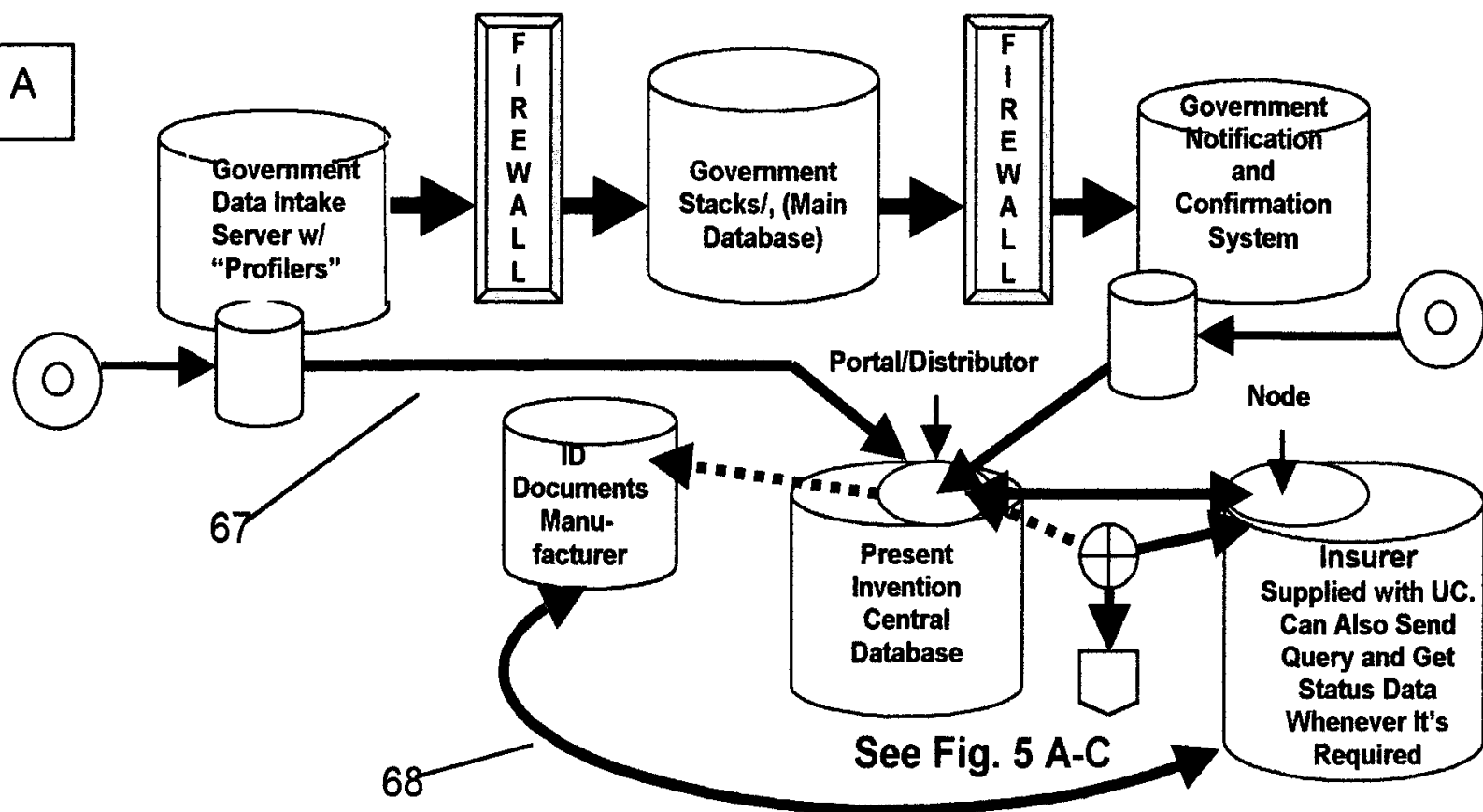
Insurer sends entire file or only partially gleaned files directly to Present Invention System. In this manner, no software needs to be installed at an insurer site. Insurer may or may not have internal firewalls in place and this is typically a small insurance company, not a mid-range or large entity.

**Fig. 3-C**

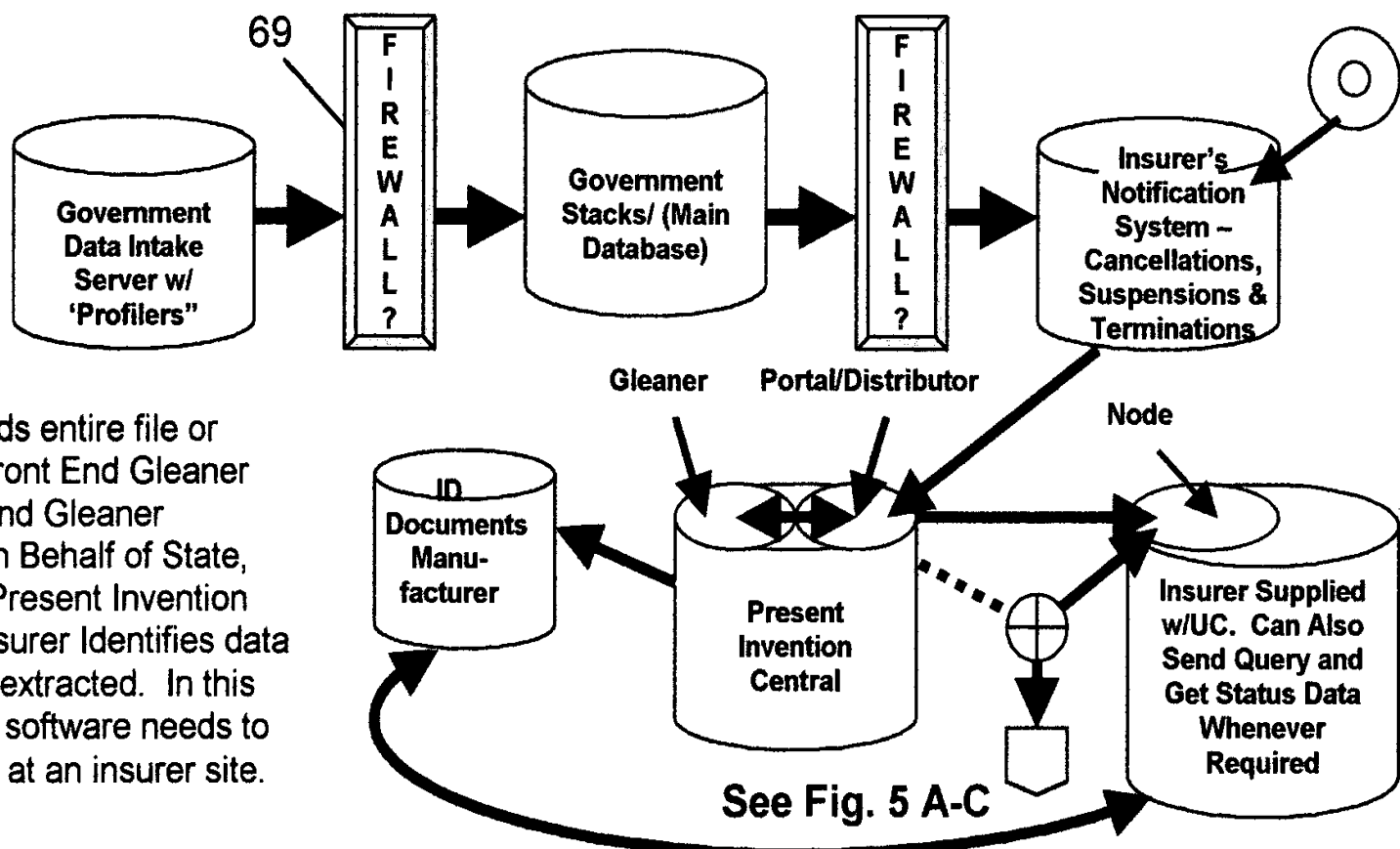


**Fig. 4 Government - Based**

**A**

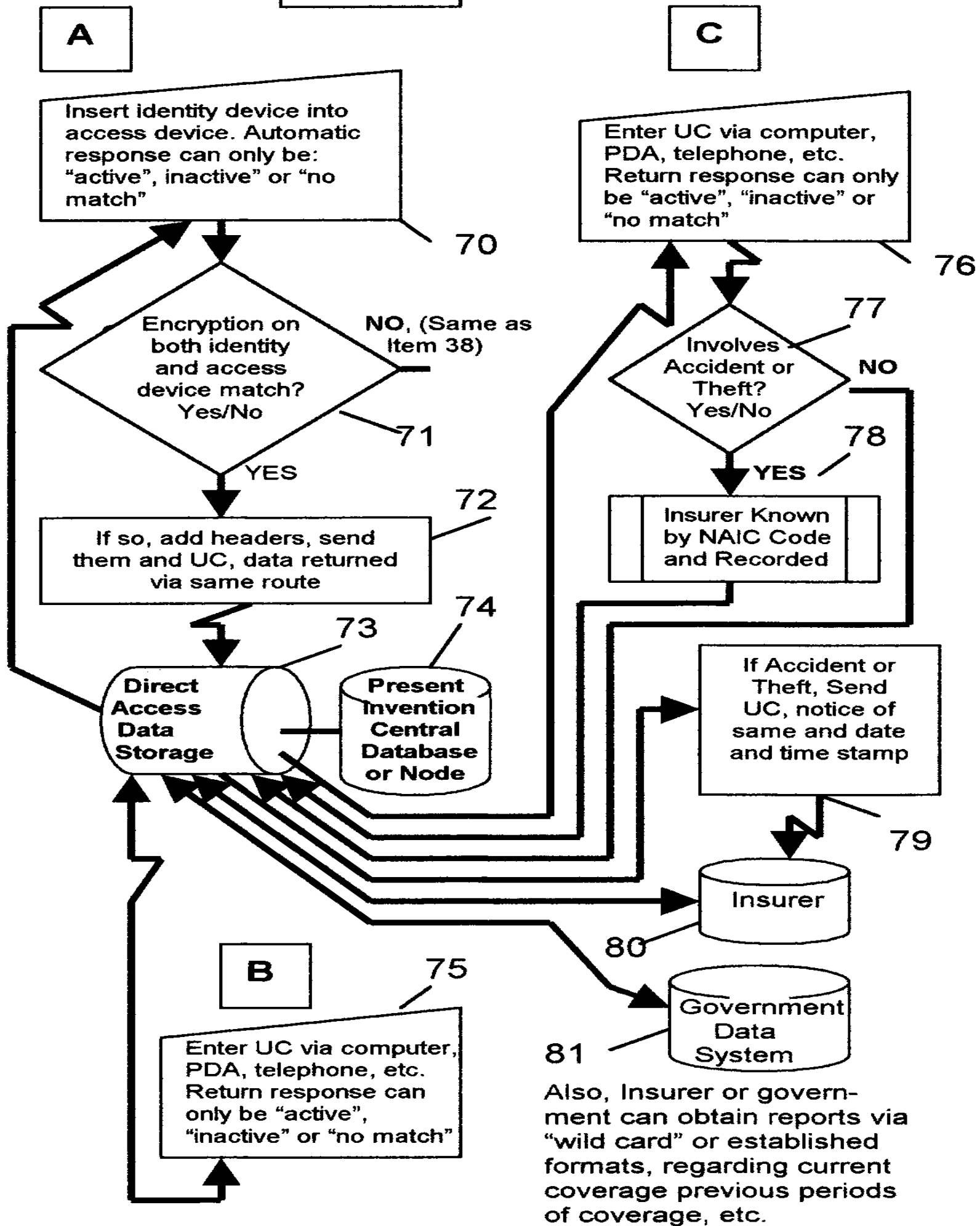


**B**



Insurer sends entire file or whatever Front End Gleaner and Rear End Gleaner Captures on Behalf of State, Directly to Present Invention System. Insurer Identifies data fields to be extracted. In this manner, no software needs to be installed at an insurer site.

**Fig. 5**



**Fig. 6**

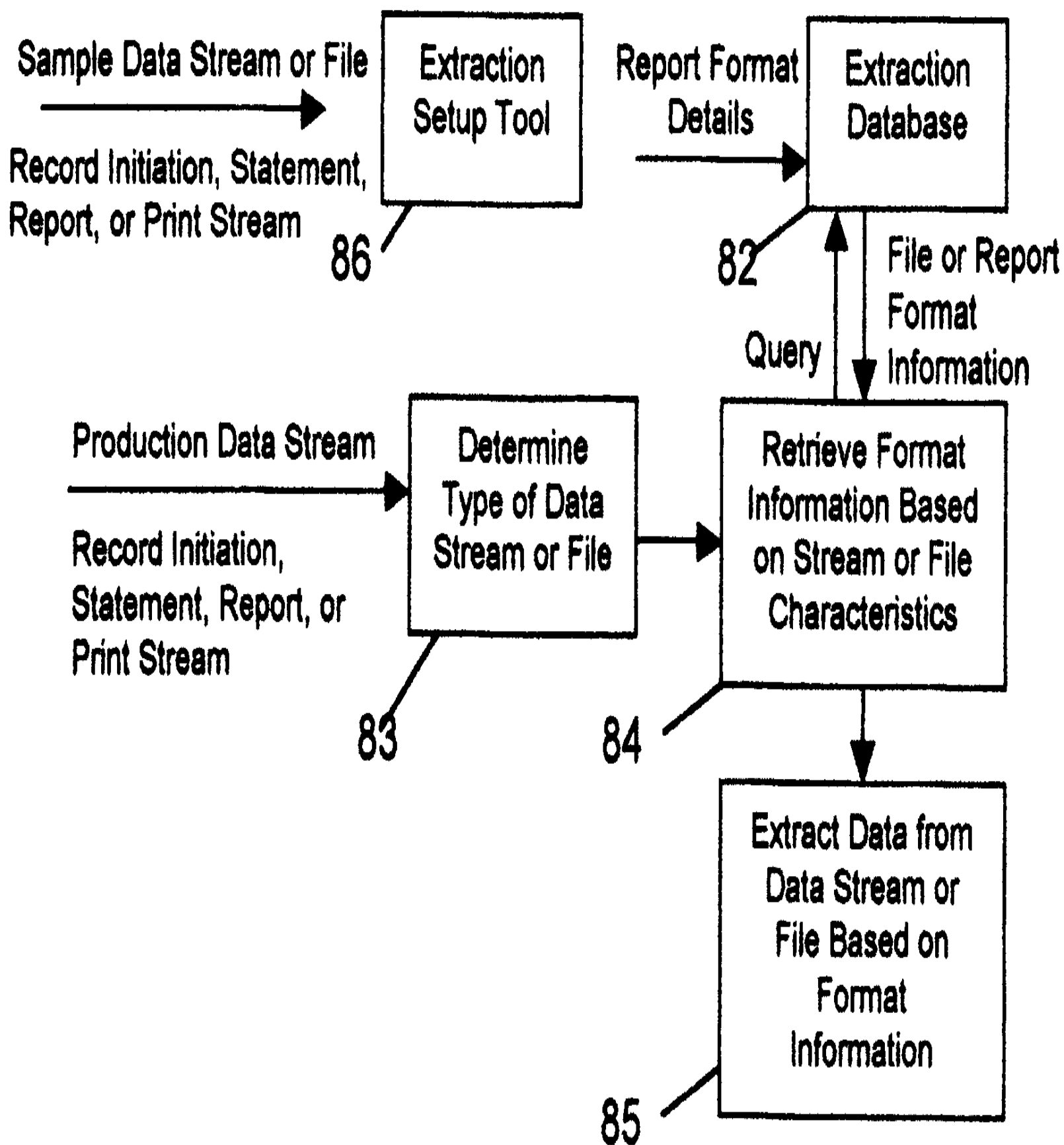


Fig. 7

E	R					2	3	4	7	3		W	E	S	T	
307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323
Q	U	A	D	R	A	N	T		D	R		N	O	6		O
324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340
R	M	O	N	D		B	E	A	C	H		F	L		3	4
341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357
3	2	2														
358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374
			9	0	4	2	3	3	4	5	4	5	N			
375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391
392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408
409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425
	4	1	5	0	5	6	9	4	C	H	E	V	Y		S	1
426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442
0		P	I	C	K	U	P									
443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459
								2	4	N	I	G	C	B	S	1
460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476
4	A	O	C	2	1	2	1	3	3	9	N			F	L	9
477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493
9	8	1				N										
494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510
511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527
528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544
								N	Y	N	N	N	N	N	5	J
545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561
O	H	N		W	I	L	L	I	S		P	9	2	4	7	2
562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578
3	9			C	A	1	2	1	6	8	8	M	0	2	3	0
579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595
6	5	S	S													3
596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612